

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 15-31389-KLP
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Shani Adia McCall
P.O. Box 5396
Glen Allen, VA 23058

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-1245

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Shani Adia McCall is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 1, 2015

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Shani Adia McCall
 Debtor

Case No. 15-31389-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 64

Date Rcvd: Jul 02, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2015.

db
 12808393 +Shani Adia McCall, P.O. Box 5396, Glen Allen, VA 23058-5396
 12808395 +Alfa Vision Insurance Corp., P.O. Box 2328, Brentwood, TN 37024-2328
 12808396 +Bay Area Credit, P.O. Box 467600, Atlanta, GA 31146-7600
 12808396 +Bon Secours Medical Regional, P.O. Box 843356, Boston, MA 02284-3356
 12808402 +++CHECKSMART COLLECTIONS, 6785 BOBCAT WAY STE 200, DUBLIN OH 43016-1443
 (address filed with court: CheckSmart Collections, 7001 Post Road, Ste 200, Dublin, OH 43016-0000)
 12808421 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713-0000)
 12808400 +Che Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 12808401 +Central Credit/Penn Cr, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 12808404 +Cnac - In101, 12802 Hamilton Crossing, Carmel, IN 46032-5424
 12808405 +Convergent Healthcare Recoveri, P.O. Box 5435, Dept. 0102, Carol Stream, IL 60197-5435
 12808408 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, Bankruptcy Dept., PO Box 26543, Richmond, VA 23290-0001)
 12808407 +Department of Veterans Affairs, P.O. Box 530269, Atlanta, GA 30353-0269
 12808409 +Dr. George Chirkinian, DC, 3509 Jefferson Davis Hwy, Richmond, VA 23234-2146
 12808411 +Enterprise Rent-a-Car, PO Box 5507, Clark, NJ 07066-5507
 12808412 +Eos Cca, Po Box 981025, Boston, MA 02298-1025
 12808415 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy, 9701 Metropolitan Court Ste B, Richmond, VA 23236-0000)
 12808416 +Granite Law Group, P.O. Box 456, Layton, UT 84041-0456
 12808419 +Ironbridge Self Storage, 6100 Blest Lane, Richmond, VA 23237-2295
 12808420 +John Tyler Community College, 13101 Jefferson Davis Highway, Chester, VA 23831-5316
 12808423 +MCV Physicians, P.O. Box 91747, Richmond, VA 23291-9747
 12808422 +McGuire VA Medical Center, PO Box 19950, Asheville, NC 28815-1905
 12808424 +Memorial Regional Medical, PO Box 409438, Atlanta, GA 30384-9438
 12808425 +National Credit System, Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131-2125
 12808426 +Natl Fitness, 1645 E Hwy 193, Layton, UT 84040-8525
 12808428 +Ncc Business Svcs Inc, 9428 Baymeadows Rd Ste 2, Jacksonville, FL 32256-7912
 12808430 +Notte & Kreyling P.C., 11770 Haynes Bridge Rd., 205-104, Alpharetta, GA 30009-1966
 12808432 +Proactiv Solution, PP.O. Box 361448, Des Moines, IA 50336-1448
 12808433 +Radiology Assoc of Rich, PO 79923, Baltimore, MD 21279-0923
 12808435 +Rolfie Emergency Phys, LLC, P.O. Box 37934, Philadelphia, PA 19101-0534
 12808436 +Royal Dermatology and Aestheti, 7229 Forest Ave. Ste. 100, Richmond, VA 23226-3765
 12808437 #+SCI, P.O. Box 85005, c/o Virginia Womens Center, Richmond, VA 23285-5005
 12808438 +Select Resource Group, P.O. Box 25969, Greenville, SC 29616-0969
 12808439 +Simmons, LLC t/z Three Chopt W, 20 S. Auburn Ave., c/o Godwin-Jones & Price, PC, Richmond, VA 23221-2910
 12808440 +Southern Physical Med Asso Inc, 5922 West Broad St., Richmond, VA 23230-2231
 12808441 +Spinella, Owings & Shaia, 8550 Mayland Dr, Richmond, VA 23294-4704
 12808442 +Stratford Hills/Bethany Spring, 2517 West Tremont Court, Richmond, VA 23225-1957
 12810842 +U.S. Attorney, 600 E. Main St., 18th Flr, Richmond, VA 23219-2430
 12808445 +United Consumers, Inc., 14205 Telegraph Road, 2nd Floor, Woodbridge, VA 22192-4615
 12808446 +VCU Health System, PO 758721, Baltimore, MD 21275-8721
 12808448 +Victoria Fire & Casualty, Payment Processing Center, P.O. Box 55126, Boston, MA 02205-5126
 12808449 Virginia Employment Comm., P.O. Box 26971, Set off Debt, Richmond, VA 23261-6971

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QHSHAIA.COM Jul 03 2015 01:53:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
 cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 03 2015 02:38:00
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
 12808392 +EDI: AFNIRECOVERY.COM Jul 03 2015 01:53:00 Afni, Attention: Bankruptcy, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
 12808394 +EDI: ALLIANCEONE.COM Jul 03 2015 01:53:00 Allianceone, 4850 E Street Rd Ste 300, Trevoze, PA 19053-6643
 12808399 +EDI: CBCSI.COM Jul 03 2015 01:53:00 CBCS, PO Box 164090, c/o Gas South, Columbus, OH 43216-4090
 12808397 +EDI: CAPONEAUTO.COM Jul 03 2015 01:53:00 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
 12808397 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Jul 03 2015 01:59:32
 Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
 12817092 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Jul 03 2015 02:37:50
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347
 12808398 +EDI: CAPITALONE.COM Jul 03 2015 01:53:00 Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
 12808403 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Jul 03 2015 02:06:56 City of Richmond, Personal Property Taxes, P.O. Box 26624, Richmond, VA 23261-6624

District/off: 0422-7

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 64

Date Rcvd: Jul 02, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12808406 +E-mail/Text: mhumphrey@creditadjustmentboard.com Jul 03 2015 01:59:27
Credit Adjustment Board, 306 East Grace Street, c/o Hanover Anesthesia Group,
Richmond, VA 23219-1795

12808410 +E-mail/Text: bknotice@ercollections.com Jul 03 2015 01:58:44 Enhanced Recovery Corp,
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

12808413 +EDI: AMINFOFP.COM Jul 03 2015 01:53:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868

12808414 +Fax: 614-760-4092 Jul 03 2015 02:40:01 First Virginia, 159 East Belt Boulevard,
Richmond, VA 23224-1203

12808417 +EDI: IIC9.COM Jul 03 2015 01:53:00 I.C. Systems Inc., 444 Highway 96 East,
P.O. Box 64887, Saint Paul, MN 55164-0887

12808418 +EDI: IIC9.COM Jul 03 2015 01:53:00 IC System, Attn: Bankruptcy,
444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378

12808429 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 03 2015 01:58:48 NCO Financial,
P.O. Box 15740, c/o Progressive Insurance, Wilmington, DE 19850-5740

12808427 +EDI: NAVIENTFKASMSERV.COM Jul 03 2015 01:53:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500

12808431 EDI: PRA.COM Jul 03 2015 01:53:00 Portfolio Recovery Assoc., P.O. Box 12914,
Norfolk, VA 23541-0000

12808434 +E-mail/Text: saxonl@chesterfield.gov Jul 03 2015 01:59:29 Richard A. Cordle, Treasurer,
P.O. Box 26585, Richmond, VA 23261-6585

12808443 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 03 2015 01:58:48 Transworld Sys Inc,
507 Prudential Rd, Horsham, PA 19044-2308

12808444 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 03 2015 01:58:48 Transworld Sys Inc/99,
507 Prudential Rd, Horsham, PA 19044-2308

12808447 EDI: AFNIVZCOMBINED.COM Jul 03 2015 01:53:00 Verizon, ATTN: Bankruptcy Dept.,
P.O. Box 660720, Dallas, TX 75266-0720

12808450 +E-mail/Text: vwcnotifications@vwcenter.com Jul 03 2015 01:58:44 Virginia Women's Center,
7130 Glen Forest Dr., #101, Richmond, VA 23226-3754

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2015 at the address(es) listed below:

Harry Shaia, Jr harrishaia@spinella.com,
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com
Rudolph C. McCollum, Jr. on behalf of Debtor Shani Adia McCall rudy@mccollumatlaw.com,
mccollumatlaw301@gmail.com

TOTAL: 2